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cont video, clips, email and chat as well direct access by a stand alone telephone. With most option the user and the live advisor have access to a collaborative medium where they can share data.

In the Claims:

Please amend the claims as follows:

B³ 1. A method for providing a communication medium over a wide area network, including the Internet, for a financial modeling and counseling system comprising:
providing automated financial coaching in a web-based environment;
displaying to a user a plurality of communication options with a live advisor in said web page environment; and
enabling a communication medium between said user and a live advisor based on the user selected communication option whereby said live advisor may provide live financial coaching.

B⁴ 3. The method of claim 2 further comprising:
establishing an electronic mail communication between said user and an said live advisor utilizing the Internet upon said user's selection of the electronic mail option.

4. The method of claim 2 further comprising:
establishing an online chat communication between said user and an said live advisor utilizing the Internet upon the user's selection of the online chat option.

5. The method of claim 2 further comprising:
establishing a voice communication between said user and an said live advisor transmitting streaming live audio using said Internet upon the user's selection of the voice option.

6. The method of claim 2 further comprising:
establishing a voice communication between said user and an said live advisor using the telephone an utilizing the Internet upon the user's selection of the talk option.

pg 27 7. The method of claim 2 further comprising:
establishing a communication medium between said user and an said live advisor
transmitting still video clips utilizing the Internet upon the user's selection of the clips option.

8. The method of claim 2 further comprising:
establishing a communication medium between said user and an said live advisor
transmitting streaming live video over the Internet upon the user's selection of the video option.

9. A communication system over a wide area network, including the Internet, for a
financial modeling and counseling system comprising:
an automated coaching engine providing financial coaching in a web-based environment
coupled to the Internet;
a web server providing a variety of communication options to a user, coupled to the
Internet; and
a communication center coupled to the Internet, enabling said user to communicate with
a live advisor using a communication medium selected by the user whereby said live advisor
may provide financial coaching.

ES 13. The system of claim 11 further comprising:
an electronic chat server coupled to the Internet providing live electronic chat between
said user and said live advisor upon the user's selection of said chat option.

14. The system of claim 11 further comprising:
a communication center coupled to said wide area network providing live voice
communication over the Internet between the user and the live advisor upon the user's selection
of said voice option.

15. The system of claim 11 further comprising:
a communication center coupled to the Internet providing live voice communication
between said user and said live advisor upon the user using a stand alone telephone.

16. The system of claim 11 further comprising:
a user interface coupled to the Internet for transmitting still video clips utilizing the Internet between the user and the live advisor upon the user's selection of said clips option.

17. The system of claim 11 further comprising:
a user interface coupled to the Internet for transmitting streaming live video utilizing the Internet between the user and the live advisor upon the user's selection of said video option.

18. The system of claim 10 further comprising:
a user interface coupled to the Internet providing a collaborative medium for sharing data between said user and said live advisor upon the selection of a communication option.

19. A computer program embodied on a computer readable medium for providing a communication medium over a wide area network, including the Internet, for a financial modeling and counseling system comprising:

code segment providing automated financial coaching in a web-based environment;
code segment displaying to a user a plurality of communication options in a web-based environment; and

code segment enabling a communication medium between said user and a live advisor based on the user selected communication option whereby said live advisor may provide live financial coaching.

20. The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a voice communication between said user and an said live advisor transmitting streaming live audio using the Internet upon the user's selection of the voice option.

22. The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a communication medium between said user and an said live advisor transmitting still video clips utilizing the Internet upon the user's selection of the clips option.

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23. The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a communication medium between said user and an said live advisor transmitting streaming live video over the Internet upon the user's selection of the video option.
